

Form clsnodsc – ntclsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
401 Market Street  
Camden, NJ 08102

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Case No.: 14-21887-ABA  
Chapter: 13  
Judge: Andrew B. Altenburg Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dalton R. Davis  
aka Dalton Davis  
16 Northwood Drive  
Vineland, NJ 08360

Social Security No.:  
xxx-xx-5611

Employer's Tax I.D. No.:

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**NOTICE OF DEFICIENCY CONCERNING DISCHARGE**

You are hereby notified that the above-named case will be closed without entry of discharge on or after October 9, 2019 for the reason(s) indicated below.

- ☐ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: September 9, 2019  
JAN: bed

Jeanne Naughton  
Clerk

## Imaged Certificate of Notice Page 2 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Dalton R. Davis  
DebtorCase No. 14-21887-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: clsnodscPage 1 of 2  
Total Noticed: 3

Date Rcvd: Sep 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 11, 2019.

db +Dalton R. Davis, 16 Northwood Drive, Vineland, NJ 08360-4108

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 10 2019 00:07:50 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 10 2019 00:07:46 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 11, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 9, 2019 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Wells Fargo Bank, NA nj.bkecf@fedphe.com  
 Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
 Anthony L. Velasquez on behalf of Creditor FNA Jersey BOI LLC avelasquez@tryko.com  
 Denise E. Carlon on behalf of Creditor The Bank of New York Mellon, Et Al...  
 dcarlon@kmlawgroup.com, bkgroupp@kmlawgroup.com  
 Harold N. Kaplan on behalf of Creditor HSBC Bank USA National Association hkaplan@rasnj.com,  
 informationathnk@aol.com  
 Harold N. Kaplan on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION hkaplan@rasnj.com,  
 informationathnk@aol.com  
 Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
 summarymail@standingtrustee.com  
 Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
 James Patrick Shay on behalf of Creditor WELLS FARGO BANK, N.A. jpshay@mdwcg.com,  
 jpshay@gmail.com  
 Joshua I. Goldman on behalf of Creditor BANK OF AMERICA, N.A. jgoldman@kmlawgroup.com,  
 bkgroupp@kmlawgroup.com  
 Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon, Et Al...  
 jgoldman@kmlawgroup.com, bkgroupp@kmlawgroup.com  
 Kevin M. Buttery on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT  
 Mortgage Loan Trust 2007-1 bkyefile@rasflaw.com  
 Moshe Rothenberg on behalf of Debtor Dalton R. Davis mosherothenbergbkesq@gmail.com,  
 alyson@mosherothenberg.com; ajohn880@gmail.com  
 Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON Et Al...  
 rsolarz@kmlawgroup.com  
 Sean M. O'Brien on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, in trust for the  
 registered holders of MASTR Asset Backed Securities Trust 2007-NCW, Mortgage Pass-Through  
 Certificates DMCDonough@flwlaw.com  
 Sean M. O'Brien on behalf of Creditor Wells Fargo Bank, N.A., as Trustee, on behalf of the  
 registered holders of MASTR Asset Backed Securities Trust 2007-NCW, Mortgage Pass-Through  
 Certificates Series 2007-NCW DMCDonough@flwlaw.com  
 Sindi Mncina on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION smncina@rascrane.com  
 Sindi Mncina on behalf of Creditor HSBC Bank USA National Association smncina@rascrane.com  
 Steven K. Eisenberg on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION  
 bkecf@sterneisenberg.com,  
 jmcnally@sterneisenberg.com; skelly@sterneisenberg.com; bkecf@sterneisenberg.com

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Page 2 of 2  
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Steven K. Eisenberg on behalf of Creditor HSBC Bank USA, National Association, as Indenture  
Trustee, by its servicing agent, Ocwen Loan Servicing, LLC bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
Steven K. Eisenberg on behalf of Creditor The Bank of New York Mellon, as Trustee for CIT  
Mortgage Loan Trust 2007-1 bkecf@sterneisenberg.com,  
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor HSBC Bank USA, National Association, as Indenture  
Trustee, by its servicing agent, Ocwen Loan Servicing, LLC skelly@sterneisenberg.com,  
bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor HSBC BANK USA, NATIONAL ASSOCIATION  
skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 23